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Dated: /Phillip D. Mancini/
Electronic Signature for Phillip D. Mancini: /Phillip D. Mancini/

Docket No.: JPM-016
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
Luz-Maria Coror et al.

Application No.: 09/872,447

Confirmation No.: 2082

Filed: June 1, 2001

Art Unit: 3693

Attorney Docket No.: 72167.X00278
NOW JPM-016

For: SYSTEM AND METHOD FOR OFFERING A
FINANCIAL PRODUCT

Examiner: APPLE, Kirsten Sachwitz

**AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION
UNDER 35 C.F.R. §1.111**

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated June 27, 2007, the period for response having been extended by one month to October 27, 2007 by the attached Petition for Extension of Time, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on 2 of this paper.

Remarks/Arguments begin on page 13 of this paper.